



UNITED STATES BANKRUPTCY COURT  
DISTRICT OF NEW JERSEY

Caption in Compliance with D.N.J. LBR 9004-2(c)

Gorski & Knowlton PC

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Attorneys for Debtors

Order Filed on December 7, 2020  
by Clerk  
U.S. Bankruptcy Court  
District of New Jersey

In Re:

RAYMOND F. LALLY & ZOGRAFIA I. PERDIKIS

Debtor

Chapter 13

Case No.: 15-25076-MBK

Judge: Michael B. Kaplan

Hearing Date: November 4, 2020

**ORDER DETERMINING THAT DEFAULT  
HAS BEEN CURED**

The relief set forth on the following pages, numbered two (2) through two (2) is hereby  
**ORDERED.**

**DATED: December 7, 2020**

A handwritten signature in black ink, appearing to read "Michael B. Kaplan".  
\_\_\_\_\_  
Honorable Michael B. Kaplan  
United States Bankruptcy Judge

Debtor: RAYMOND F. LALLY & ZOGRAFIA I. PERDIKIS

Case No: 15-25076-MBK

Caption of Order: Order Determining that Default Has Been Cured

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This matter having come before the Court upon the Debtors' motion to determine that their post-petition default to the mortgage company has been cured, and the Court having considered the pleadings submitted and any argument of counsel, and good and sufficient cause appearing for the entry of this order;

It is ORDERED that the post-petition default listed in the Response to Notice of Final Cure Payment filed by Specialized Loan Servicing, LLC, be and the same is hereby determined to be cured.

In re:  
Raymond F. Lally  
Zografia I. Perdikis  
Debtor(s)

Case No. 15-25076-MBK  
Chapter 13

District/off: 0312-3  
Date Rcvd: Dec 07, 2020

User: admin  
Form ID: pdf903

Page 1 of 2  
Total Noticed: 1

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

**Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Dec 09, 2020:**

**Recip ID**                   **Recipient Name and Address**  
db/jdb                   + Raymond F. Lally, Zografia I. Perdikis, 128 Weston Avenue, Mercerville, NJ 08619-1835

TOTAL: 1

**Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.**  
Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI).

NONE

## BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, \*duplicate of an address listed above, \*P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

## NOTICE CERTIFICATION

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

**Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.**

Date: Dec 09, 2020

Signature: /s/Joseph Speetjens

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## CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on December 7, 2020 at the address(es) listed below:

Name	Email Address
Albert Russo	on behalf of Trustee Albert Russo docs@russotrustee.com
Albert Russo	docs@russotrustee.com
Carol L. Knowlton	on behalf of Debtor Raymond F. Lally cknowlton@gorskiknowlton.com
Carol L. Knowlton	on behalf of Joint Debtor Zografia I. Perdikis cknowlton@gorskiknowlton.com
Denise E. Carlon	on behalf of Creditor Federal Home Loan Mortgage Corporation as Trustee for the benefit of the Freddie Mac Seasoned Loans Structured Transaction Trust, Series 2020-1 dcarlon@kmllawgroup.com, bkgroup@kmllawgroup.com

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Date Recd: Dec 07, 2020

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Jerome B. Blank

on behalf of Creditor CALIBER HOME LOANS INC., F/K/A VERICREST FINANCIAL, INC. nj.bkecf@fedphe.com

Nicholas V. Rogers

on behalf of Creditor CALIBER HOME LOANS INC. nj.bkecf@fedphe.com

United States Trustee

USTPRRegion03.NE.ECF@usdoj.gov

TOTAL: 8